Case 17-15406-ref Doc 23 Filed 10/14/17 Entered 10/15/17 01:05:44 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Margaret M. Demieri

Case No. 17-15406-ref
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Oct 12, 2017 Form ID: 3091 Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 14, 2017.
db
                 +Margaret M. Demieri,
                                            585 Carol Lane,
                                                               Bath, PA 18014-8889
                 +FREDERICK L. REIGLE,
                                           Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                   Reading, PA 19606-0410
                 +Bureau of Audit and Enforcement,
                                                         City of Allentown,
                                                                                 435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
smg
                  City Treasurer, Eighth and Washington Streets,
                                                                           Reading, PA 19601
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                       Allentown, PA 18101-2401
smg
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
                  Americollect, Progressive Physicians Associates, PO Box 1586,
13989855
                                                                                               Manitowoc, WI 54221
                 +Eckert Seamans, LLC, 50 S. 16th Street, 22nd Floor, Philadelphia, PA 19102-2523 +Manoj Mittal, MD, 2061 Fairview Avenue, Easton, PA 18042-3999 +Sullivan Oil & Propane, 2168 Community Drive, Bath, PA 18014-9502 +Tek Collect, Estella Stein Dentist, 116 South Walnut Street, Bath, PA 18014-1053
13965125
13989857
13989860
13989861
13979257
                 +U.S. Bank, N.A. as Trustee,
                                                  KML Law Group, P.C.,
                                                                              701 Market Street, Suite 5000,
                   Philadelphia, PA 19106-1541
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: usbcglazer@gmail.com Oct 13 2017 01:38:36
                                                                                     ROBERT GLAZER,
                                                                                                        McLaughlin & Glazer,
aty
                   800 Walnut Street, Easton, PA 18042
                 +E-mail/Text: robertsl2@dnb.com Oct 13 2017 01:39:28
                                                                                 Dun & Bradstreet, INC,
sma
                   3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 01:39:17
sma
                   Pennsylvania Department of Revenue,
                                                              Bankruptcy Division,
                                                                                         P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2017 01:39:36
                                                                                                     U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
                                                                                          Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 13 2017 01:39:22
ust
                                                                                               United States Trustee,
                   Office of the U.S. Trustee,
                                                    833 Chestnut Street, Suite 500,
                                                                                              Philadelphia, PA 19107-4405
13989854
                 +E-mail/Text: blegal@phfa.org Oct 13 2017 01:39:25
                                                                               Pennsylvania Housing Finance Agency,
                   211 North Front Street, Harrisburg, PA 17101-1406
CDI: CCS.COM Oct 13 2017 01:28:00 Progressive Speciality Insurance
                 +EDI: CCS.COM Oct 13 2017 01:28:00
13989858
                 c/o Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
+E-mail/Text: nailda@centralcreditaudit.com Oct 13 2017 01:40:21
13989859
                  Statewide Tax Recovery, Inc., 100 North Third Street, PO Box 752, EDI: USBANKARS.COM Oct 13 2017 01:28:00 US Bank, 800 Nicolle Mal
                                                                                                     Sunbury, PA 17801-0752
                                                                                800 Nicolle Mall,
13965126
                   Minneapolis, MN 55402
                                                                                                         TOTAL: 9
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13989856
               ##+Debt Recovery Solutions, Inc., 900 Merchants Concourse,
                                                                                      Suite 11-1,
                   Westbury, NY 11590-5121
                                                                                                         TOTALS: 0, * 0, ## 1
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Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Debtor

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2017 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Oct 12, 2017

Form ID: 309I Total Noticed: 21

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank, N.A. as Trustee bkgroup@kmllawgroup.com
ROBERT GLAZER on behalf of Debtor Margaret M. Demieri usbcglazer@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:						
Debtor 1 Margaret M. Demieri		Social Security number or ITIN xxx-xx-9556				
	First Name	Middle Name	Last Name	_	EIN	
Debtor 2	First Name	Middle Name	Last Name	_	Social Security number or ITIN	
(Spouse, if filing)					EIN	
United States Bankruptcy Court			Date case filed for chapter 13 8/9/17			
Case number: 17	7-15406-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Margaret M. Demieri	
2.	All other names used in the last 8 years	aka Margaret Demieri	
3.	Address	585 Carol Lane Bath, PA 18014	
4.	Debtor's attorney Name and address	ROBERT GLAZER McLaughlin & Glazer 800 Walnut Street Easton, PA 18042	Contact phone (610) 258–5609 Email: <u>usbcglazer@gmail.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (610)2085040 Date: 10/12/17

For more information, see page 2

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Debtor Margaret M. Demieri Case number 17–15406–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 7, 2017 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102			
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 1/6/18			
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:				
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 per month for 60 months. The confirmation will be held on: 12/21/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington S PA 19601					
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.				
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.				
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a disch a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge			